

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
GAINESVILLE DIVISION**

In re:

MICHELLE ANTOINETTE YOUNG

Debtor(s)

Case No. G16-22222-JRS

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**STANDING CHAPTER 13 TRUSTEE'S FINAL REPORT AND ACCOUNT**

Nancy Whaley, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/02/2016.
- 2) The plan was confirmed on 04/13/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/20/2019.
- 6) Number of months from filing to last payment: 31.
- 7) Number of months case was pending: 35.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$28,580.00.
- 10) Amount of unsecured claims discharged without payment: \$4,624.59.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$16,950.00
Less amount refunded to debtor	\$827.08

**NET RECEIPTS:** **\$16,122.92**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,950.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,011.31
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,961.31**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
1ST FRANKLIN FINANCIAL CORPO	Secured	2,000.00	2,496.15	2,496.15	2,496.15	52.33
ALPHA CREDIT OF CORNELIA	Unsecured	461.00	0.00	472.59	0.00	0.00
CAVALRY SPV I, LLC AS ASSIGNEE	Unsecured	444.00	444.94	444.94	444.94	0.00
EQUITY AUTO LOAN, LLC D/B/A IN	Secured	3,232.00	0.00	2,451.13	0.00	0.00
FARMERS FURNITURE - CORNELIA	Secured	400.00	518.35	518.35	518.35	8.53
MIDLAND CREDIT MANAGEMENT	Unsecured	710.00	710.12	710.12	710.12	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	408.00	511.30	511.30	511.30	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	1,034.00	1,034.54	1,034.54	1,034.54	0.00
PORTFOLIO RECOVERY ASSOCIATI	Unsecured	1,568.00	1,605.03	1,605.03	1,605.03	0.00
QUANTUM3 GROUP LLC AS AGENT	Unsecured	253.00	253.88	253.88	253.88	0.00
COMENITY BANK/PEEBLES	Unsecured	311.00	NA	NA	0.00	0.00
CREDITORS BUREAU ASSOC	Unsecured	420.00	NA	NA	0.00	0.00
FARMERS FURNITURE	Unsecured	508.00	NA	NA	0.00	0.00
FST PREMIER	Unsecured	632.00	NA	NA	0.00	0.00
MDS/MEDICAL DATA SYSTEMS	Unsecured	935.00	NA	NA	0.00	0.00
REVENUE RECOVERY CORP	Unsecured	242.00	NA	NA	0.00	0.00
REVENUE RECOVERY CORP	Unsecured	225.00	NA	NA	0.00	0.00
REVENUE RECOVERY CORP	Unsecured	67.00	NA	NA	0.00	0.00
CBA NG	Unsecured	368.00	NA	NA	0.00	0.00
CBE GROUP	Unsecured	282.00	NA	NA	0.00	0.00
SCHEDULED CREDITOR	Unsecured	NA	NA	NA	0.00	0.00
COLLECTION SRVS OF ATHENS INC	Unsecured	53.00	NA	NA	0.00	0.00
COLLECTION SRVS OF ATHENS INC	Unsecured	54.00	NA	NA	0.00	0.00
COLLECTION SRVS OF ATHENS INC	Unsecured	55.00	NA	NA	0.00	0.00
GA DOR	Priority	0.00	NA	NA	0.00	0.00
IRS	Priority	0.00	NA	NA	0.00	0.00
SECURITY FINANCE OF GEORGIA L	Unsecured	560.00	466.02	466.02	466.02	0.00
U.S. BANK TRUST NATIONAL ASSO	Secured	7,560.00	241.22	7,560.76	241.22	0.00
W.S. BADCOCK CORPORATION	Secured	2,000.00	2,744.90	2,744.90	2,744.90	74.30

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$7,560.76	\$241.22	\$0.00
Debt Secured by Vehicle	\$4,947.28	\$2,496.15	\$52.33
All Other Secured	\$3,263.25	\$3,263.25	\$82.83
<b>TOTAL SECURED:</b>	<b>\$15,771.29</b>	<b>\$6,000.62</b>	<b>\$135.16</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$5,498.42</b>	<b>\$5,025.83</b>	<b>\$0.00</b>

  

<b>Disbursements:</b>			
Expenses of Administration	<u>\$4,961.31</u>		
Disbursements to Creditors	<u>\$11,161.61</u>		
<b>TOTAL DISBURSEMENTS :</b>			<b><u>\$16,122.92</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/09/2019

By: /s/ Nancy Whaley

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**CERTIFICATE OF SERVICE**

Case No. G16-22222-JRS

This is to certify that I have this day served the following with a copy of the foregoing Trustee's Final Report by depositing in the United States mail a copy of same in a properly addressed envelope with adequate postage thereon.

**Debtor(s):**

MICHELLE ANTOINETTE YOUNG  
397 FARLINGER ST  
CORNELIA, GA 30531

**By Consent of the parties,** the following have received an electronic copy of the foregoing Trustee's Final Report through the Court's Electronic Case Filing system.

**Attorney for the Debtor(s):**

CLARK & WASHINGTON, P.C.  
ecfnotices@cw13.com

This the 9th day of October, 2019.

/s/ \_\_\_\_\_  
Nancy J. Whaley  
Standing Chapter 13 Trustee  
State Bar No. 377941  
303 Peachtree Center Avenue, NE  
Suite 120  
Atlanta, GA 30303  
678-992-1201